



500 Summit Lake Drive, Suite 400
Valhalla, NY 10595-1340
(914) 347-3440

October 2, 2015

VIA ELECTRONIC PORTAL

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

Re: Cavalry Portfolio Services, LLC
Consumer: Luke Clark
Cavalry Account Number: 14244341
Case No.: 150917-000001

Dear Sir or Madam:

Thank you for giving Cavalry Portfolio Services, LLC ("Cavalry") the opportunity to respond to this complaint.

In the complaint, Mr. Clark alleges that Cavalry reported inaccurate information to the credit reporting agencies regarding Mr. Clark's Cavalry account; that a judgment was entered against Mr. Clark regarding his account; that Mr. Clark was not served; and that Mr. Clark did not receive any information from Cavalry regarding the account.

Cavalry investigated the allegations and responds as follows:

By way of background, on or about August 24, 2004, Mr. Clark opened the underlying account with HSBC Bank Nevada, N.A. On or about September 30, 2009, the account was charged-off. On or about October 12, 2010, a Cavalry affiliate acquired Mr. Clark's account.

On or about November 5, 2010, Cavalry sent Mr. Clark the notice required under 15 U.S.C. 1692g which requires that consumers be provided notice of their rights. The notice was not returned as undeliverable. Cavalry did not receive a request for validation from Mr. Clark during the thirty-day validation period.

As a data furnisher, Cavalry reports information regarding customers' accounts to the credit reporting agencies. Based on a review of credit reporting records regarding Mr. Clark's account, Cavalry reported accurately.

On or about March 12, 2012, Cavalry placed the account with a law firm, Schachter Portnoy, LLC, for legal collections. In investigating this complaint, Cavalry reviewed the law firm's records regarding Mr. Clark's account. The following information is based on that review.

On or about March 13, 2012, the law firm sent Mr. Clark the notice required under 15 U.S.C. 1692g which requires that consumers be provided notice of their rights. The notice was not returned as undeliverable. The law firm did not receive a validation request from Mr. Clark during the thirty-day validation period.

On or about August 15, 2012, the law firm filed a lawsuit regarding Mr. Clark's Cavalry account. On or about August 27, 2012, Mr. Clark was served. Mr. Clark was served in accordance with the laws applicable to Mr. Clark's account.

On or about October 9, 2012, Mr. Clark contacted and spoke with a representative from the law firm regarding the account. On or about November 15, 2012, the law firm attempted to contact Mr. Clark to further discuss the account, but was unsuccessful. Subsequently, on or about January 14, 2013, judgment was entered against Mr. Clark.

Cavalry has authorized the law firm to work with Mr. Clark to come to a reasonable resolution on the account. If Mr. Clark would like to discuss his account, Mr. Clark may contact the law firm at (914) 747-6090.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. See next page for important information concerning consumers' rights.

If your office has any further questions, please do not hesitate to contact Cavalry.

We are required by law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws.

In California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IN COLORADO: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Our in-state office address and telephone number is 80 Garden Center, Suite 3 Broomfield, CO 80020, (303) 920-4763.

IN MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTOR. You may contact us by telephone at (866) 483-5139 between 9:00 am and 5:00 pm Eastern Time Monday-Friday or in writing at 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340.

IN MINNESOTA: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

In New York City: This collection agency is licensed by the New York City Department of Consumer Affairs. The license numbers are 1143718, 1126502, 1126497, and 1126494.

In Tennessee: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.

In Utah: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

In North Carolina: This collection agency is licensed by the North Carolina Department of Insurance. The license numbers are 3824, 3910, 3911, and 3912. Its true name is Cavalry Portfolio Services, LLC. Its true addresses are: (a) 4050 Cotton Center Boulevard, Building 2, Suite 20, Phoenix, Arizona 85040; (b) 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340; (c) 4500 South 129th East Ave, Suite 165, Tulsa, Oklahoma 74134; and (d) 408 St. Peter Street, St. Paul, Minnesota 55102.

Privacy Notice

In accordance with federal regulations, Cavalry is giving you this notice to tell you how we may use non-public personal information about you and your account ("Private Information"). This notice applies whether you are a current or a former customer of Cavalry.

COLLECTION AND USE OF PRIVATE INFORMATION

We collect Private Information about you from the following sources:

- q Information we receive from you either directly or indirectly, such as information on applications or other forms, which may include your name, address, social security number and income.
- q Information about your transactions with us or others, such as your account balance and payment history.
- q Information we receive from consumer reporting agencies, such as your credit history and credit worthiness.

DISCLOSURE OF PRIVATE INFORMATION

We only disclose information we collect to affiliated and non-affiliated third parties as permitted by the federal Fair Debt Collection Practices Act. We may disclose information we collect to:

- o Credit bureaus
- o The original creditor and entities that have had an ownership interest in your account
- o Entities that provide mailing services on our behalf
- o Entities that provide collection-related services on our behalf
- o Others, such as third parties, when you direct us to share information about you
- o Affiliated and non-affiliated parties if not prohibited by the federal Fair Debt Collection Practices Act or by other applicable laws

MAINTENANCE OF ACCURATE INFORMATION

We have established procedures to correct inaccurate information in a timely manner. If you have any reason to believe that our record of your Private Information is incorrect, contact us in writing at 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340. We will investigate the situation and, when appropriate, update our records accordingly.

PROTECTION OF INFORMATION

We restrict access to Private Information about you to our employees who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that are consistent with federal standards to guard your Private Information.

For account questions, comments, or general customer service, you may contact us at (866) 434-2995 Monday through Thursday 9am to 9pm Eastern Time, Friday 9am to 5pm Eastern Time, Saturday 9am to 1pm Eastern Time, or you may write us at 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340.

By sending your check, please be aware that you are authorizing Cavalry Portfolio Services, LLC to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check.